

P 2/07/08 9:26:29
BK 124 PG 203
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

RETURN RECORDED DOCUMENTS TO:
KATHLEEN R. WEBB, Attorney at Law
6389 Quail Hollow Road - Suite 102
Memphis, TN 38120
TG # 280100027
MDW # 080001

[Space Above This Line For Recording Data]

After recording return to:

Prepared by:

SPECIFIC DURABLE POWER OF ATTORNEY

NOTICE: IF YOU HAVE ANY QUESTIONS ABOUT THE POWERS YOU ARE GRANTING TO YOUR AGENT AND ATTORNEY-IN-FACT IN THIS DOCUMENT, OBTAIN COMPETENT LEGAL ADVICE. YOU MAY REVOKE THIS POWER OF ATTORNEY IF YOU LATER WISH TO DO SO.

I, KELLY L. BOUCHARD
whose address is 5900 Rutledge Trail, Liberty TWP, OH 45001
appoint DAVID W. BOUCHARD
whose address is 5900 Rutledge Trail, Liberty TWP, OH 45001
as my agent and attorney-in-fact ("Agent") to act for me in any lawful way with respect to applying for and consummating financial transactions involving the Property (described below).

1. PROPERTY

4235 Dickens Place West, Southaven, MS 38672

The Property is described as:
Lot 510, Section H, Dickens Place PUD, situated in Sections 9 and 16, Township 2 South, Range 7 West, City of Southaven, DeSoto County, Mississippi, as per plat recorded in Plat Book 87, Pages 27-32, in the office of the Chancery Clerk of DeSoto County, Mississippi;
and has an address of 4235 Dickens Place West, Southaven, MS 38672

BK 124 PG 204

2. AGENT'S AUTHORITY*(YOU MUST CROSS OUT ALL POWERS YOU WISH TO WITHHOLD FROM YOUR AGENT)*

I hereby authorize my Agent to do all acts necessary to obtain financing and pledge the Property as security on my behalf for the following purposes:

- Purchase the Property
- Refinance to pay off existing liens on the Property
- Construct a new dwelling on the Property
- Improve, alter or repair the Property
- Withdraw cash equity from the Property
- Establish a line of credit with the equity in the Property

3. SPECIAL INSTRUCTIONS

VA Loan: In the event my Agent applies for a loan on my behalf that is guaranteed by the Department of Veterans Affairs: (1) all or a portion of my entitlement may be used; (2) if this is a purchase transaction, the price of the Property is \$ 285,000.00; (3) the amount of the loan to be secured by the Property is \$ 256,500.00; and (4) I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

FHA Loan: I intend to use and occupy the Property as my home. My Agent is authorized to sign the loan application (only if I am incapacitated), receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

Conventional Loan: My Agent is authorized to sign the loan application, receive federal-, state- and investor-required disclosures, and sign all documents necessary to consummate the loan on my behalf.

4. GENERAL PROVISIONS

THIS POWER OF ATTORNEY IS EFFECTIVE IMMEDIATELY AND WILL CONTINUE UNTIL IT IS REVOKED BY ME. Any third party who receives a copy of this Power of Attorney may act under it. Revocation of this Power of Attorney is not effective as to a third party until the third party receives actual notice of the revocation. I agree to indemnify the third party for any claims that arise against the third party due to reliance on this Power of Attorney.

THIS POWER OF ATTORNEY IS NOT AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

I HEREBY RATIFY AND CONFIRM ALL THAT MY AGENT MAY LAWFULLY DO OR CAUSE TO BE DONE BY VIRTUE OF THIS POWER OF ATTORNEY AND THE RIGHTS, POWERS AND AUTHORITY GRANTED HEREIN.

Michelle Warner 1/15/08
Witness Date
Steve Ror 1/15/08
Witness Date

Kelly L. Bouchard 1-15-08
Principal KELLY L. BOUCHARD Date

BK 124 PG 205

ATTENTION NOTARY PUBLIC: If the acknowledgment below does not meet the statutory requirements of your authorizing state, complete a proper acknowledgment on a separate sheet of paper and attach it to this document.

STATE OF OhioCOUNTY OF Warren

Before me, on this day personally appeared Kelly L. Bouchard
known to me (or proved to me on the oath of MICHELE WEAVER
or through N/A) to be the person whose name is
subscribed to the foregoing instrument and acknowledged to me that s/he executed the same for the purposes and
consideration therein expressed.

MY COMMISSION EXPIRES:

July 25, 2012

Michele Weaver
Notary Public

WARNING TO AGENT: THE AGENT AND ATTORNEY-IN-FACT, BY ACCEPTING OR ACTING UNDER
THE APPOINTMENT, ASSUMES THE FIDUCIARY AND OTHER LEGAL RESPONSIBILITIES OF AN
AGENT.



Michele Weaver, Notary Public
In and for the State of Ohio
My Commission Expires
July 25th 2012